

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RAMON RIBAY
ANNIE RIBAY
Debtor(s)

Case No. 09-47926

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2009.
- 2) The plan was confirmed on 02/16/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/22/2014.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$43,000.00.
- 10) Amount of unsecured claims discharged without payment: \$7,838.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$98,820.00
Less amount refunded to debtor	\$3,488.94

NET RECEIPTS: \$95,331.06

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,196.44
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,196.44

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	2,943.00	2,943.84	2,943.84	2,943.84	0.00
BECKET & LEE LLP	Unsecured	4,061.00	4,232.23	4,232.23	4,232.23	0.00
BECKET & LEE LLP	Unsecured	6,913.00	7,114.83	7,114.83	7,114.83	0.00
CAPITAL ONE BANK USA	Unsecured	3,038.00	3,105.25	3,105.25	3,105.25	0.00
CHASE BANK USA	Unsecured	1,957.00	2,022.28	2,022.28	2,022.28	0.00
CHASE BANK USA	Unsecured	1,052.00	1,117.91	1,117.91	1,117.91	0.00
CITICARDS PRIVATE LABEL	Unsecured	2,204.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	250.00	2,365.24	2,365.24	2,365.24	0.00
DISCOVER BANK	Unsecured	5,750.00	5,591.41	5,591.41	5,563.89	0.00
ECAST SETTLEMENT CORP	Unsecured	445.00	483.77	483.77	483.77	0.00
ECAST SETTLEMENT CORP	Unsecured	1,964.00	2,040.82	2,040.82	2,040.82	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,665.00	8,665.12	8,665.12	8,665.12	0.00
ELGIN MENTAL HEALTH CENTER CU	Unsecured	5,607.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	601.00	601.96	601.96	601.96	0.00
KANE COUNTY CLERK	Secured	0.00	0.00	0.00	0.00	0.00
LVNV FUNDING	Unsecured	1,608.00	1,722.45	1,722.45	1,722.45	0.00
LVNV FUNDING	Unsecured	9,174.00	9,243.71	9,243.71	9,243.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	508.00	573.21	573.21	573.21	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,537.00	1,569.45	1,569.45	1,569.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,387.00	3,422.51	3,422.51	3,422.51	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,023.00	1,153.86	1,153.86	1,153.86	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,922.00	8,410.00	8,410.00	8,410.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	250.00	2,496.87	2,496.87	2,496.87	0.00
SPRINGLEAF FINANCIAL SERVICES	OTHER	NA	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	7,312.00	7,312.00	7,312.00	7,312.00	121.67
SPRINGLEAF FINANCIAL SERVICES	Secured	250.00	250.00	250.00	250.00	2.95

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TOYOTA MOTOR CREDIT CORP	Secured	10,366.00	10,365.67	10,365.67	10,365.67	278.25
US BANK	Secured	1,855.00	1,854.88	1,854.88	1,854.88	0.00
US BANK	Secured	0.00	0.00	0.00	0.00	0.00
VERIPRO SOLUTIONS	Secured	0.00	0.00	0.00	0.00	0.00
VERIPRO SOLUTIONS	Secured	0.00	100.00	100.00	100.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,954.88	\$1,954.88	\$0.00
Debt Secured by Vehicle	\$10,365.67	\$10,365.67	\$278.25
All Other Secured	\$7,562.00	\$7,562.00	\$124.62
TOTAL SECURED:	\$19,882.55	\$19,882.55	\$402.87
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$68,876.72	\$68,849.20	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,196.44</u>
Disbursements to Creditors	<u>\$89,134.62</u>
TOTAL DISBURSEMENTS :	<u>\$95,331.06</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/06/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.